

**Listing of Claims:**

1. (Currently Amended) A process for assisting trust beneficiaries and trustees in deciding whether to convert an irrevocable trust to a proposed total return unitrust comparing income, principle and expenses of an existing trust and a proposed trust, each trust having assets, the process comprising:

- a. evaluating and classifying each asset in the existing irrevocable trust, and determining the allocation of assets;
- ~~b. —determining the type of the existing trust;~~
- ~~b e.~~ selecting a period for which the comparison is desired;
- ~~c d.~~ determining the tax rates of the income beneficiaries;
- ~~d e.~~ determining or identifying the current trust fees;
- ~~e f.~~ selecting a constant rate of income and appreciation for each asset class;
- ~~f g.~~ selecting among constant rates, real rates and real rates in fabricated order for purposes of comparison;
- ~~h. —selecting a proposed trust;~~
- ~~g i.~~ selecting each asset value, asset class and allocation of assets in the proposed trust;
- ~~h j.~~ selecting proposed trust fees;
- ~~i k.~~ selecting a payer of the proposed trust's capital gains;
- ~~j l.~~ selecting payout rate of the proposed trust;
- ~~k m.~~ selecting an averaging period for the proposed trust;
- ~~l n.~~ calculating gains or losses of each asset;
- ~~m o.~~ determining the total current year payout as a percent;
- ~~n p.~~ applying the payout % to the prior year-end balance to determine what the current year payout should be;
- ~~o q.~~ selecting a basis for comparison among possible outcomes of steps (g) and (1), holding other factors constant; and
- ~~p r.~~ generating a visual comparison.

2. (Previously Presented) A process of Claim 1 wherein the irate selected in step (g) is arbitrary.

3. (Previously Presented) A process of Claim 1 wherein the rate selected in step (g) is historical.

4. (Previously Presented) A process of Claim 1 wherein the rates selected in step (g) are historical, but structured in an arbitrary pattern.
5. (Cancelled).
6. (Previously Presented) A process of Claim 1 further comprising selecting, on the basis of the visual comparison, between the existing and proposed trusts.
7. (Previously Presented) A process of Claim 6 wherein the proposed trust is selected and the process further comprises converting to the proposed trust.